

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
10/11/24 2:28 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

MEREDITH L. WOODALL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22463

Chapter 13

Related to Docket No. 51

ORDER OF COURT

AND NOW, this \_\_\_\_ 11th Day of October, 2024 \_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
\_\_\_\_\_  
Gregory L. Addonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Meredith L. Woodall  
Debtor

Case No. 19-22463-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 11, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	+ Meredith L. Woodall, 714 Lewis Avenue, Charleroi, PA 15022-1019
15073846	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073843	+ FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073849	Mon Valley Federal Credit Union, 1932 Main Street, Allenport, PA 15412
15073850	Mon Valley Federal Credit Union, PO Box 189, Allenport, PA 15412-0189

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2024 23:37:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 11 2024 23:45:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15073826	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 11 2024 23:46:02	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
15073825	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 11 2024 23:45:34	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15073827	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 11 2024 23:36:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15073828	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 11 2024 23:36:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15097035	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 11 2024 23:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15073829	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 11 2024 23:46:13	Capital One, Po Box 85520, Richmond, VA 23285
15073830	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2024 00:22:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15081258	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 11 2024 23:33:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15111065	+ Email/Text: bankruptcy@cavps.com	Oct 11 2024 23:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15073833	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 11 2024 23:45:08	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15073834	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 11 2024 23:46:10	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15073836	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 11 2024 23:37:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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15073835	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 11 2024 23:37:00	Comenity Bank/Overstock, Po Box 182120, Columbus, OH 43218-2120
15073838	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 23:32:56	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15073837	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 23:46:13	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15073842	Email/Text: mrdiscen@discover.com	Oct 11 2024 23:36:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15073841	Email/Text: mrdiscen@discover.com	Oct 11 2024 23:36:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15073840	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 11 2024 23:46:13	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15073839	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 11 2024 23:45:30	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15111806	Email/Text: bnc-quantum@quantum3group.com	Oct 11 2024 23:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15076582	Email/Text: mrdiscen@discover.com	Oct 11 2024 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15200025	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2024 23:37:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15550064	+ Email/Text: EBN@edfinancial.com	Oct 11 2024 23:36:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
15073832	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 11 2024 23:56:42	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15073831	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 11 2024 23:32:55	Chase Card Services, Po Box 15298, Wilmington, DE 19850
15088400	+ Email/Text: RASEBN@raslg.com	Oct 11 2024 23:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15096700	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 23:45:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15073856	+ Email/PDF: bankruptcy_prod@navient.com	Oct 11 2024 23:34:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073852	+ Email/PDF: bankruptcy_prod@navient.com	Oct 11 2024 23:45:07	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15091180	+ Email/Text: Bankruptcy@nslp.org	Oct 11 2024 23:37:00	Navient Solutions, LLC. on behalf of, National Student Loan Program, PO BOX 82507, Lincoln, NE 68501-2507
15105393	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC BANK NATIONAL ASSOCIATION, c/o PNC MORTGAGE, A DIVISION OF PNC BANK, 3232 Newmark Drive, Miamisburg, OH 45342, 866-754-0659
15073862	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15073860	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC Bank, PO Box 8703, Dayton, OH 45401
15073861	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15073863	Email/Text: Bankruptcy.Notices@pnc.com	Oct 11 2024 23:36:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342

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15113201	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 11 2024 23:45:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15108917	Email/Text: bnc-quantum@quantum3group.com	Oct 11 2024 23:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15073865	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 11 2024 23:57:06	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15073864	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 11 2024 23:56:59	Syncb/Levin Furniture, Po Box 965036, Orlando, FL 32896-5036
15074579	^ MEBN	Oct 11 2024 23:27:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15073867	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 11 2024 23:33:52	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15073866	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 11 2024 23:57:06	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15121770	^ MEBN	Oct 11 2024 23:28:45	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Cavalry SPV I, LLC, 500 Summit Lake Dr. Ste 400, Valhalla, NY 10595-2321
15073847	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073848	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15073844	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073845	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15073851	*	Mon Valley Federal Credit Union, PO Box 189, Allenport, PA 15412-0189
15073857	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073858	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073859	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
15073853	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15073854	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15073855	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Christopher M. Frye	on behalf of Debtor Meredith L. Woodall chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5